

UNITED STATES OF AMERICA
Before the
OFFICE OF THRIFT SUPERVISION

In the Matter of)

**DWELLING HOUSE SAVINGS
AND LOAN ASSOCIATION,**)

Pittsburgh, Pennsylvania (OTS No. 07178))

Re: Order No. NE 06-05

Dated: May 23, 2006

**STIPULATION AND CONSENT
TO ISSUANCE OF AN ORDER TO CEASE AND DESIST**

This Stipulation and Consent to Issuance of an Order to Cease and Desist ("Stipulation"), which concerns the accompanying and above-referenced Order to Cease and Desist (the "Order"), is submitted by **DWELLING HOUSE SAVINGS AND LOAN ASSOCIATION**, Pittsburgh, Pennsylvania (the "Savings Association", OTS No. 07178), to the Office of Thrift Supervision ("OTS"), which is acting through its Northeast Regional Director ("Regional Director").

WHEREAS, the OTS, based upon information derived from the exercise of its regulatory responsibilities, has informed the Savings Association that the OTS is of the opinion that grounds exist to initiate administrative proceedings against the Savings Association pursuant to 12 U.S.C. § 1818;¹ and

WHEREAS, the Savings Association desires to cooperate with the OTS to avoid the time and expense of such administrative proceedings, and

WHEREAS, the Savings Association, while admitting that the OTS has jurisdiction with respect to this matter (as addressed in Paragraph 1 below), neither admits nor denies (i) that the above-mentioned grounds exist, or (ii) the OTS Findings of Fact (in Paragraph 2 below).

NOW, THEREFORE the Savings Association hereby stipulates and agrees to the following terms:

1. Jurisdiction.

(a) Dwelling House Savings and Loan Association is a "savings association" within the meaning of 12 U.S.C. §§ 1813(b) and 1462(4). Accordingly, the Savings Association is an "insured depository institution" as that term is defined in 12 U.S.C. § 1813(c).

¹ All references in this Stipulation and in the Order are to the United States Code as amended.

(b) Pursuant to 12 U.S.C. § 1813(q), the OTS is the "appropriate Federal banking agency" with jurisdiction to maintain administrative enforcement proceedings against savings associations. Therefore, the Savings Association is subject to the authority of the OTS to initiate and maintain administrative cease-and-desist proceedings against it pursuant to 12 U.S.C. § 1818(b).

2. OTS Findings of Fact.

The Savings Association, a one-office, minority-controlled mutual institution with total assets of about \$20 million, had entered into a written Supervisory Agreement dated January 28, 2005, with the OTS. This was in view of the OTS Report of Examination, for the examination started on July 19, 2004, which reported on material deficiencies and weaknesses, during 2004, in the anti-money laundering program required by 12 C.F.R. § 563.177 (referencing the Currency and Foreign Transactions Reporting Act, as amended (the "Bank Secrecy Act" or "BSA"), and the regulations issued thereunder by the U. S. Department of the Treasury). The OTS's subsequent Report of Examination (for the examination started on August 23, 2005) reported that the Savings Association had taken actions with a view to complying with the Supervisory Agreement. Nevertheless, prior to completion of that examination, the Savings Association had failed to fully implement all of the BSA-related requirements of the Supervisory Agreement. This was due in part to the unexpected departure of the person who had been serving as its BSA officer. In addition, the Savings Association lacks a Board-adopted management succession plan, and it has other management and staffing weaknesses.

3. Consent.

(a) The Savings Association hereby consents to the issuance by the OTS of the Order.

(b) The Savings Association further agrees to comply with the terms of the Order upon its issuance. The Savings Association further stipulates and agrees that the Order complies with all requirements of law, as applicable.

4. Finality.

The Order is issued by the OTS under the authority of 12 U.S.C. § 1818(b). Upon the issuance of the Order by the OTS, acting by and through the undersigned Regional Director (which term also shall refer to the Regional Director's authorized designees), the Order shall be a final order, effective and fully enforceable by the OTS under the provisions of 12 U.S.C. § 1818(i).

5. Waivers.

The Savings Association hereby waives the following:

- (i) The right to be served with a written notice of the OTS's charges;
- (ii) The right to an administrative hearing of the OTS's charges; and
- (iii) The right to seek judicial review of either the Order, including, without limitation, any such right provided by 12 U.S.C. § 1818(h), or otherwise to challenge the validity of the Order.

6. Other Government Actions Not Affected.

The Savings Association acknowledges and agrees that its consent to the issuance of the Order does not release, discharge, compromise, settle, dismiss, resolve, or in any way affect any actions, charges against, or liability of the Savings Association that arise pursuant to this action or otherwise, and that may be or have been brought by any other government entity other than the OTS. The Savings Association further acknowledges and understands that its stipulation and consent to issuance of the Order only settles contemplated OTS administrative proceedings, pursuant to provisions of 12 U.S.C. § 1818, that the OTS has indicated it could have started based on its findings summarized at paragraph 2 of this Stipulation.

7. Relation to Other OTS Regulatory Actions.

The terms, requirements, and restrictions of the Order supersede the terms, requirements, and restrictions (if any) set out in the Savings Association's Supervisory Agreement dated January 28, 2005, and that Supervisory Agreement is rescinded hereby as of the Effective Date of the Order. To the extent not already accomplished, the Savings Association remains obligated to take all corrective actions specified in the OTS Report of Examination sent to the Savings Association on October 31, 2005 (for the examination started on 8-23-05). However, to the extent there are any conflicts between deadlines specified in that Report of Examination and deadlines specified in the Order, the deadlines in the Order shall prevail and be applicable.

8. Miscellaneous.

- (a) The laws of the United States of America shall govern the construction and validity of this Stipulation and of the Order.
- (b) All references to the OTS in this Stipulation and the Order shall also mean any of the OTS's predecessors, successors, and assigns.

(c) The section and paragraph headings in this Stipulation and the Order are for convenience only, and such headings shall not affect the interpretation of this Stipulation or the Order.

(d) The terms of this Stipulation and of the Order represent the final written agreement of the parties with respect to the subject matters thereof, and constitute the sole agreement of the parties with respect to such subject matters.

(e) This Stipulation and the Order shall remain in effect until terminated, modified, or suspended in writing by the OTS, acting through its Director, Regional Director, or other authorized representative.

WHEREFORE, the Savings Association executes this Stipulation, intending to be legally bound hereby.

**DWELLING SAVINGS
AND LOAN ASSOCIATION**

s/Robert M. Lavelle
By: _____
Robert M. Lavelle
President

Date: May 21, 2006

Accepted by:
OFFICE OF THRIFT SUPERVISION

s/Robert C. Albanese
By: _____
Robert C. Albanese
Regional Director

Date: See the date in the caption hereof

UNITED STATES OF AMERICA
Before the
OFFICE OF THRIFT SUPERVISION

In the Matter of)

**DWELLING HOUSE SAVINGS
AND LOAN ASSOCIATION,**)

Pittsburgh, Pennsylvania (OTS No. 07178))

Order No. NE 06-05

Date: May 23, 2006

ORDER TO CEASE AND DESIST

WHEREAS, **DWELLING HOUSE SAVINGS AND LOAN ASSOCIATION**, Pittsburgh, Pennsylvania (the "Savings Association", OTS No. 07178) has executed a Stipulation and Consent to Issuance of an Order to Cease and Desist ("Stipulation"); and

WHEREAS, the Savings Association, by its execution of the Stipulation, has consented and agreed to the issuance of this Order to Cease and Desist ("Order") pursuant to 12 U.S.C. § 1818(b);¹ and

WHEREAS, the Director of the Office of Thrift Supervision ("OTS") has delegated to the Regional Directors of the OTS the authority to issue consent orders on behalf of the OTS pursuant to provisions of Section 8 of Federal Deposit Insurance Act, 12 U.S.C. § 1818.

NOW, THEREFORE, IT IS ORDERED THAT:

1. Compliance With Laws and Regulations.

The Savings Association and its directors, officers, employees, and agents shall cease and desist from any action (alone or with another or others) for or toward causing, bringing about, participating in, counseling or the aiding and abetting of any violation of:

The Currency and Foreign Transactions Reporting Act, as amended by the USA Patriot Act and other laws (the "Bank Secrecy Act" or "BSA"), 31 U.S.C. §§ 5311 *et seq.*, and the regulations issued thereunder by the U. S. Department of the Treasury, 31 C.F.R. §§ 103.11 *et seq.*, and the related BSA regulations issued by the OTS, 12 C.F.R. § 563.177 (collectively with the aforementioned laws and regulations, the "BSA Laws and Regulations"), including but not limited to:

- 31 C.F.R. § 103.22 (reports of transactions in currency);
- 31 C.F.R. § 103.27 (filing of currency transaction reports);
- 31 C.F.R. § 103.29 (purchases of money orders, etc.);

¹ All references to the United States Code ("U.S.C.") are as amended, unless otherwise indicated.

- 31 C.F.R. § 103.100 (FinCEN inquiries and record-keeping about institution compliance with obligations);
- 12 C.F.R. § 563.177 (effective anti-money laundering program required); and
- 12 C.F.R. § 563.180(d) (Suspicious Activity Reports – accurate and timely).

2. Effective Anti-Money Laundering/BSA Compliance Program Required.

(a) The Savings Association shall implement, and update as necessary, the written BSA Compliance Program that it established in response to its Supervisory Agreement with the OTS effective January 28, 2005 (the “Supervisory Agreement”). There is a continuing requirement for the BSA Compliance Program to be reasonably designed to assure and monitor the Savings Association’s compliance with the requirements of the BSA Laws and Regulations, and, to appropriately incorporate each of the components required by subparagraph (b) below. Any necessary amendments to the BSA Compliance Program shall be in writing and shall: (i) be approved by the Savings Association’s Board of Directors (“Board”), (ii) be reflected in the minutes of the meeting at which such approval occurs, and (iii) be submitted to the OTS c/o the OTS Field Manager assigned to the Savings Association (“Field Manager”).

- (b) There is a continuing requirement for the Savings Association’s BSA Compliance Program to:
- (i) Provide for a system of ***internal controls*** to ensure compliance with the BSA Laws and Regulations, including policies and procedures to detect and monitor all transactions to ensure that they are not being conducted for illegitimate purposes and that there is full compliance with all applicable laws and regulations;
 - (ii) Provide for ***independent testing*** of compliance with all applicable BSA Laws and Regulations and all applicable regulations requiring the reporting of suspicious transactions, and ensure that compliance audits are performed frequently, are fully documented, and are conducted with the appropriate segregation of duties;
 - (iii) Ensure that the Savings Association’s designated BSA Officer is actively ***managing, coordinating and monitoring*** the Savings Association’s day-to-day compliance with the BSA Laws and Regulations and the Savings Association’s BSA Compliance Program. The Savings Association’s designated BSA officer shall have day-to-day responsibility for all BSA compliance and related matters, including, without limitation: (A) the filing of Currency Transaction Reports where required, (B) the identification and timely, accurate and complete reporting to law enforcement and supervisory authorities of unusual or suspicious activity or known or suspected criminal activity perpetrated against or involving the Savings Association, and (C) monitoring the Savings Association’s compliance and ensuring that full and complete corrective action is taken with respect to previously identified violations and deficiencies;
 - (iv) Provide, no less than annually, meaningful BSA-related ***training*** by qualified consultants or other qualified personnel for all appropriate Savings Association personnel; and

- (v) Provide for the Savings Association to timely take all corrective actions (including enhancement of certain procedures) in response to BSA-related comments set out in OTS Reports of Examination that have been, and in the future may be, provided to the Savings Association.

(c) The Savings Association's Board shall monitor and update the BSA Compliance Program on an ongoing basis as necessary to adjust to: (i) changes in the Savings Association's operations that may impact on its compliance with the BSA and regulations thereunder and (ii) changes to the BSA Laws and Regulations (as well as related forms).

3. Customer Identification Program.

The Savings Association shall implement its Customer Identification Program (as enhanced in response to the comments in the OTS's Report of Examination for the examination started August 23, 2005). In connection with its implementation of the Customer Identification Program, the Savings Association shall adhere to the procedures established by such program.

4. BSA Training.

(a) The Savings Association shall implement and adhere to the Board-adopted written BSA Training Program. The BSA Training Program must continue to provide a comprehensive training program, on an ongoing basis, for all appropriate operational and supervisory personnel (including but not limited to the Savings Association's BSA Officer as well as staff involved in accepting funds and opening accounts) to ensure their awareness of their responsibility for compliance with the requirements of: (i) the BSA Laws and Regulations, (ii) the OFAC Regulations, and (iii) the SAR Regulations. Among other things, the BSA Training Program must provide for the Savings Association's current BSA Officer to be provided with professional training, on no less than a quarterly basis. The goal of the BSA training for the BSA Officer is for the BSA Officer to be able to competently implement the Savings Association's BSA Compliance Program on a day-to-day basis.

(b) The BSA Training Program must include strategies and requirements for mandatory attendance of training sessions by the Savings Association staff (including but not limited to the Compliance Officer/BSA Officer), the frequency of training, procedures and timing for updating training programs and materials, and the method for delivering training.

(c) The Savings Association's Board shall monitor and shall assure the Savings Association's implementation and adherence to the BSA Training Program in a manner that conforms to all regulatory requirements.

5. OFAC Compliance Plan.

The Savings Association shall implement its written OFAC Compliance Plan that was established in response to the Supervisory Agreement. There is a continuing requirement for the OFAC Compliance Plan to be reasonably designed to ensure that: (i) the Savings Association complies with the regulations of the U.S. Department of the Treasury's Office of Foreign Asset Control (31 C.F.R. Part 500, as well as any rules and guidelines issued or administered by OFAC), and (ii) the Savings Association does not violate 18 U.S.C. § 2339B (prohibiting material support or resources to designated foreign terrorist organizations). The OFAC Compliance Plan is to be coordinated with the BSA Compliance Program. At a minimum, the OFAC Compliance Plan must always include procedures to ensure that customer transactions are processed in accordance with OFAC requirements (as specified in regulations and other applicable guidance) and in accordance with a regularly updated list of entities and individuals whose transactions or assets are required to be blocked, frozen or monitored. Pursuant to the OFAC Compliance Plan the Savings Association shall establish and implement procedures: (i) to provide enough information to key staff members in all relevant operations to enable them to recognize and stop/interdict suspect transactions for further review before they are processed; and (ii) to provide a documentary audit trail demonstrating the Savings Association's efforts to avoid violations of 18 U.S.C. § 2339B and the OFAC regulations.

6. Compliance Program Management, Staffing and Resources.

(a) There is a continuing requirement for the Savings Association to have and implement an effective Compliance Management Program (*i.e.*, program for implementing and adhering to the Compliance Laws identified in the Overview of Laws and Regulations in the OTS guidebook entitled "Compliance: A Self-Assessment Guide"). The Savings Association's Compliance Management Program shall be managed and implemented by a full-time Savings Association officer or employee designated by the Board (in duly adopted and recorded board meeting minutes) to serve as the Savings Association's Compliance Officer, who may have other duties to perform on behalf of the Savings Association. The person appointed to serve as Compliance Officer must be qualified and trained to perform the day-to-day responsibilities of a banking institution compliance officer. At the election of the Savings Association's Board, the same person designated as the BSA Officer also may, but is not required hereby to, be appointed to serve as the Compliance Officer.

(b) The Savings Association's Compliance Officer shall be responsible for developing, overseeing and managing the Savings Association's Compliance Management Program. On no less than a quarterly basis, the Compliance Officer also shall report to the Board on activities and developments relative to the Compliance Management Program. On no less than a semi-annual basis, the Compliance Officer shall report to the Board on whether any amendments or enhancements to the Compliance Management Program should be adopted and implemented to further the Savings Association's adherence to the compliance laws and regulations, in view of any change in circumstances (including any changes in laws, regulations, regulatory guidance, or industry best practices) and the Savings Association's experience in implementing the Compliance Management Program. The above-required reporting to the Board shall be documented in the minutes of such Board meetings.

(c) The Savings Association's Board shall ensure that the Compliance Officer has sufficient authority, competency, time, staff (which may include outsourced staff) and resources to perform his/her compliance management responsibilities on a day-to-day basis. The Savings Association's Board and executive management also shall assure that such person is provided adequate resources (included budgeted funds) and ongoing training (at least two times per calendar year in addition to BSA training required by Section 4(a) of this Order) in order to perform his/her compliance officer duties effectively.

(d) The Savings Association shall implement the Board-adopted written Compliance Management Program that was established in response to the Supervisory Agreement. At all times, Savings Association shall maintain and implement its written Compliance Management Program that, at a minimum, must continue to incorporate the following six SMAART components (which are described further in the OTS's written guidebook entitled "Compliance: A Self-Assessment Guide"):

Systems	The embodiment of task-specific procedures and internal controls that ensure that transactions are conducted and recorded in compliance with legal obligations and customer-service goals.
Monitoring	The process of supervising the day-to-day or week-to-week functioning of the Savings Association's compliance systems to assure real-time execution in accordance with program standards.
Assessment	The periodic review of system records and operations to identify transactional violations and program deficiencies.
Accountability	The arrangement of responsibility, authority and reporting relationships that provides direction to staff for implementing institution compliance policy and apprises senior management and the directors about compliance program performance.

Response	The process of addressing consumer complaints, remedying regulatory violations, amending procedures and controls, correcting internal oversight deficiencies, and implementing policy and system revisions or updates.
Training	The communication to appropriate Savings Association personnel of compliance policies, procedures, directives, regulatory requirements, product information and service goals. Also addressed by this component is the commitment and manner in which the Savings Association develops and maintains staff expertise.

7. Plan for Enhancement of Staff; and Management Succession Plan.

(a) By September 25, 2006 (or such later date as the OTS may permit in writing), the Board, with a view to the safe and sound operation of the Savings Association, must adopt an appropriate written Management and Directorate Plan ("Management Plan"), which Management Plan must: (i) include management succession plan provisions, (ii) provide for measures reasonably designed to enhance the effectiveness of management and of the directorate in fulfilling their respective various responsibilities, and (iii) be acceptable to the OTS. The Board shall develop and adopt the Management Plan following consideration of the written recommendations of an appropriate consulting firm, acceptable to the OTS.

(b) By June 16, 2006 (or such later date as may be permitted in writing by the OTS), the Savings Association shall engage a consulting firm (which must be acceptable to the OTS, as indicated in writing) to provide the recommendations referenced in subparagraph (a) above. The consulting firm shall be engaged to conduct, and complete, by August 4, 2006, an in-depth study of the Savings Association's staffing, management and directorate. The scope of the consulting firm's engagement also shall include: (i) a review of the qualifications, duties, composition, and effectiveness of the members of senior management; (ii) an evaluation of the institution's organizational structure; (iii) a review the effectiveness of the Board's oversight over management and operations; (iv) an evaluation of the Savings Association's plans (if any) regarding management succession and directorate member succession, (v) recommendations to the Board in view of its review findings.

(c) By September 29, 2006 (or such later date as may be permitted in writing by the OTS), the Savings Association's Board shall submit its proposed Management Plan (including any related Board minutes) to the OTS for its review and non-objection.

(d) Upon receipt of written notice from the OTS of the acceptability of the Management Plan (with such revisions as may be required by the OTS), the Savings Association shall commence implementation of such plan.

8. Plan for Effective Utilization of Mentor.

(a) By July 26, 2006 (or such later date as the OTS may permit in writing), the Board must adopt and the Savings Association's management must commence implementation of a written program (the "Mentoring Program") that: (i) is reasonably designed to provide for effective utilization of the staffing and resources that have been made available to the Savings Association by the local institution currently serving as a mentor (the "Mentor"), and (ii) must be reviewed, re-evaluated, and revised by the Board, in writing, every six months (with the first revision due by December 31, 2006). At a minimum, the Mentoring Program (initially and as revised) shall: (i) identify projects that are in need of attention that could benefit from assistance from the Mentor, (ii) describe tasks to be done in connection with the Mentoring Program through each semiannual segment of such plan (with the initial period ending December 31, 2006), (iii) identify the staff responsible for specific tasks, (iv) include a spreadsheet-style schedule of deadlines for tracking of assigned tasks, and (v) require the Board, on a monthly basis, to monitor the implementation of the Mentoring Program, which monitoring shall be reflected in the minutes of the Board meeting.

(b) The Savings Association shall submit a copy of its initial Mentoring Program and each revised Mentoring Program to the OTS c/o of the OTS Field Manager. The Savings Association shall be responsive to comments on the Mentoring Program that the OTS may provide. The initial Mentoring Program shall be submitted by July 30, 2006, and each revised version of the Mentoring Program shall be submitted by the 30th day following the end of each semiannual period (*i.e.*, by each January 30 and July 30).

9. Board Compliance Committee.

(a) The Board's Regulatory Compliance Committee, which was established pursuant to the Supervisory Agreement, shall monitor and coordinate the Savings Association's compliance with the provisions of this Order. The members of the Board's Regulatory Compliance Committee shall continue to be comprised of three or more directors, the majority of whom shall be

Independent of Management,² and the Board's Audit Committee may serve as the Regulatory Compliance Committee.

(b) Commencing with the calendar quarter ending June 30, 2006, and within 30 days after the end of each calendar quarter, the Regulatory Compliance Committee shall submit a written progress report to the Board detailing the actions taken to comply with each provision of this Order and the results of those actions.

(c) Commencing with the calendar quarter ending June 30, 2006, and within 45 days after the end of each calendar quarter, the Board shall submit to the OTS (c/o its assigned OTS Field Manager) – (i) a copy of the Regulatory Compliance Committee's quarterly progress report required by the foregoing subparagraph, with any additional comments made by the Board, to the Regional Director, and (ii) a written certification that each director has reviewed the report.

10. Submissions to OTS.

Various provisions of this Order require the Savings Association to make submissions to OTS for its approval, non-objection or notice of acceptability. All such submissions shall be in written form, following appropriate due diligence, inquiry and satisfaction of the Savings Association's internal approval processes. Each such submission shall: (i) summarize the Savings Association's inquiry and due diligence efforts, (ii) identify the internal approval process (e.g., Board or Board Committee approval) that has been satisfied, and (iii) otherwise comport with any applicable regulatory requirement governing such submissions.

11. Definitions.

All technical words or terms used in this Order for which meanings are not specified or otherwise provided by the provisions of this Order shall, insofar as applicable, have meanings as defined in Chapter V of Title 12 of the Code of Federal Regulations, the Home Owners' Loan Act ("HOLA"), the Federal Deposit Insurance Act ("FDIA"), OTS Memoranda or other published OTS guidance. Any such technical words or terms used in this Order and undefined in said Code of Federal Regulations, the HOLA, the FDIA, or OTS Memoranda/guidance shall have meanings that are in accordance with the best custom and usage in the savings and loan industry.

² As used in this Order, the phrase "Independent of Management" means that the person: (i) is not an officer, employee or consultant of the Savings Association, (ii) is not, either by blood or marriage, related to any existing Savings Association director, officer or their attorneys or consultants, (iii) does not currently have a business or professional relationship with any existing Savings Association director, officer or their attorneys or consultants and (iv) to the extent not inconsistent with the foregoing, meets the criteria set forth at 12 C.F.R. Part 363 and Appendix A thereof.

12. Successor Statutes, Regulations, Guidance, Amendments.

Reference in this Order to provisions of statutes, regulations, OTS Memoranda, and other published regulatory guidance shall be deemed to include references to all amendments to such provisions as have been made as of the Effective Date and references to successor provisions as they become applicable.

13. No Violations Authorized; OTS Not Restricted.

Nothing in this Order or the Stipulation shall be construed as: (a) allowing the Savings Association to violate any law, rule, regulation, or policy statement to which it is subject, or (b) restricting or estopping the OTS from taking any action(s) that it believes are appropriate in fulfilling the responsibilities placed upon it by law including, without limitation, any type of supervisory, enforcement or other action that OTS determines to be appropriate, arising out of matters described in the most recent Report of Examination, or based on other matters.

14. Time Limits; Effect of Headings; Separability Clause; Stipulation Incorporated.

(a) Time limitations for compliance with the terms of this Order run from the Effective Date, unless otherwise noted.

(b) The section and paragraph headings herein are for convenience only and shall not affect the construction hereof.

(c) In case any provision in this Order is ruled to be invalid, illegal or unenforceable by the decision of any court of competent jurisdiction, the validity, legality and enforceability of the remaining provisions hereof shall not in any way be affected or impaired thereby, unless the Regional Director in his/her sole discretion determines otherwise.

(d) The Stipulation is made a part hereof and is incorporated herein by this reference.

15. Effective Date; Duration.

This Order is and shall become effective on the date it is issued, *i.e.*, the Effective Date as shown on the first page hereof. This Order (including the related Stipulation) shall remain in effect until terminated, modified or suspended, in writing by the OTS, acting through its Director, Regional Director or other authorized representative.

OFFICE OF THRIFT SUPERVISION

s/Robert C. Albanese

By: _____
Robert C. Albanese
Regional Director, Northeast Region